

**ABSTRACT OF THE INVENTION:**

The present invention comprises a system and method for managing an inventory of PINs in a PIN distribution network. The distribution network includes a hub coupled to a one or more servers and each of the servers is coupled to at least one client terminal. The system includes a hub for dynamically allocating PINs of the inventory among the servers so as to substantially maintain a quantity of PINs at each server at a desired level for each server. Additionally, the hub acquires additional PINs in response to at least one PIN in the inventory being distributed to at least one user from at least one of the client terminals. In variations, the hub maintains centralized databases and synchronizes the centralized databases with corresponding databases at each server.

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